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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Application No.: 10/654,733	§	Examiner:	Agwumezie, Charles C
Filed: September 4, 2003	§	Group/Art Unit:	3685
Inventor:	§	Atty. Dkt. No:	5681-20500
Emrys J. Williams	§		
	§		
	§		
	§		
	§		
Title: Method and Apparatus	§		
Having Multiple Identifiers	§		
for Use in Making	§		
Transactions	§		
	§		
	§		
	§		

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**RESPONSE TO OFFICE ACTION OF OCTOBER 20, 2008**

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action of October 20, 2008, to further highlight why the application is in condition for allowance.

Please amend the case as listed below.